

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

FRANK P. ZABROSKY, JR.  
VICTORIA E. ZABROSKY

Case No. 19-11164JCM

Debtor(s)

RONDA J. WINNECOUR,  
Standing Chapter 13 Trustee,

Chapter 13

Movant  
vs.

Document No \_\_\_\_

CAPITAL ONE AUTO FINANCE - DIV  
CAPITAL ONE NA

Respondents

**NOTICE OF FUNDS ON RESERVE**

The Movant, Ronda J. Winnecour, Chapter 13 Standing Trustee, gives notice to the above named Respondent that she has placed the Respondent-creditor's claim (identified below) on reserve, pursuant to W. PA. LBR 3002-3(f)(2), for the following reason:

**VEHICLE HAS BEEN TOTALED**

CAPITAL ONE AUTO FINANCE - DIV CAPITAL  
ONE NA  
C/O AIS PORTFOLIO SERVICES LP  
PO BOX 4360  
HOUSTON, TX 77210

Court claim# 2/Trustee CID# 2

The Movant further certifies that on 08/02/2023 , copies of this notice were served on the parties required to be served pursuant to W.PA.LBR 3002-3(g).

cc: debtor(s)  
original creditor  
putative creditor  
counsel for debtor(s)  
counsel for the creditor(s) (if known)

/s/ Ronda J. Winnecour  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

DEBTOR(S):  
FRANK P. ZABROSKY, JR., VICTORIA E.  
ZABROSKY, 3631 JULIE COURT, ERIE, PA  
16506

DEBTOR'S COUNSEL:  
GARY SKIBA ESQ\*\*, MARSH LAW FIRM,  
300 STATE ST STE 300, ERIE, PA 16507

ORIGINAL CREDITOR:  
CAPITAL ONE AUTO FINANCE - DIV  
CAPITAL ONE NA, C/O AIS PORTFOLIO  
SERVICES LP, PO BOX 4360, HOUSTON,  
TX 77210

:  
CAPITAL ONE BANK (USA) NA BY  
AMERICAN INFOSOURCE - AGENT, 4515  
N SANTA FE AVE, OKLAHOMA CITY, OK  
73118

NEW CREDITOR: